

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re:	§	
	§	
KLEIN, RODNEY D	§	Case No. 05-50487
KLEIN, ELIZABETH A.	§	
	§	
Debtor(s)	§	

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NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that MICHAEL G. BERLAND, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

CLERK OF THE COURT  
219 S. Dearborn  
Chicago, IL

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 9:15 AM on 08/24/2012 in Courtroom 201,

United States Courthouse  
Will County Court Annex Building  
57 N. Ottawa Street, Suite 201, Joliet, IL

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 07/23/2012

By: /s/ Michael G. Berland  
Trustee

*MICHAEL G. BERLAND  
1 NORTH LASALLE STREET  
STE 1775  
CHICAGO, IL 60602*

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: §  
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KLEIN, RODNEY D § Case No. 05-50487  
KLEIN, ELIZABETH A. §  
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Debtor(s) §

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**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of	\$	30,838.01
and approved disbursements of	\$	7,603.16
leaving a balance on hand of <sup>1</sup>	\$	23,234.85

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000006	Accredited Home Lenders, Inc. 15030 Avenue of Science San Diego, CA 92128	\$ 402,616.67	\$ 402,616.67	\$ 0.00	\$ 0.00
000007	Accredited Home Lenders, Inc. 15030 Avenue of Science San Diego, CA 92128	\$ 100,832.50	\$ 100,832.50	\$ 0.00	\$ 0.00
	Total to be paid to secured creditors			\$ 0.00	
	Remaining Balance			\$ 23,234.85	

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: MICHAEL G. BERLAND	\$ 3,833.80	\$ 0.00	\$ 3,833.80
Trustee Expenses: MICHAEL G. BERLAND	\$ 56.00	\$ 0.00	\$ 56.00
Total to be paid for chapter 7 administrative expenses			\$ 3,889.80
Remaining Balance			\$ 19,345.05

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 136,900.53 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 14.1 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000001	Discover Bank Discover Financial Services PO Box 8003 Hilliard OH 43026	\$ 5,498.06	\$ 0.00	\$ 776.92

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000002	Chase Bank USA, N.A. c/o Weinstein & Riley, P.S. 2101 4th Avenue, Suite 900 Seattle, WA, 98121	\$ 16,282.29	\$ 0.00	\$ 2,300.81
000003	Chase Bank USA, N.A. c/o Weinstein & Riley, P.S. 2101 4th Avenue, Suite 900 Seattle, WA, 98121	\$ 27,412.92	\$ 0.00	\$ 3,873.65
000004	Chase Bank USA, N.A. c/o Weinstein & Riley, P.S. 2101 4th Avenue, Suite 900 Seattle, WA, 98121	\$ 33,801.34	\$ 0.00	\$ 4,776.37
000005	Chase Bank USA, N.A. c/o Weinstein & Riley, P.S. 2101 4th Avenue, Suite 900 Seattle, WA, 98121	\$ 22,136.07	\$ 0.00	\$ 3,127.99
000008	Citibank (USA) NA P O BOX 182149 Columbus OH 43218	\$ 6,156.72	\$ 0.00	\$ 869.99
000009	MBNA America (Delaware) NA c/o Becket and Lee LLP P O Box 3001 Malvern, PA 19355-0701	\$ 10,057.89	\$ 0.00	\$ 1,421.25
000010	American Express Bank FSB c/o Becket and Lee LLP P O Box 3001 Malvern, PA 19355-0701	\$ 15,555.24	\$ 0.00	\$ 2,198.07

Total to be paid to timely general unsecured creditors \$ 19,345.05

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 40,533.53 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
0000011	MBNA America Bank N A Mailstop DE5-014-02-03 P O BOX 15168 Wilmington DE 19850	\$ 40,533.53	\$ 0.00	\$ 0.00
Total to be paid to tardy general unsecured creditors				\$ 0.00
Remaining Balance				\$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Prepared By: /s/ Michael G. Berland  
Trustee

*MICHAEL G. BERLAND  
1 NORTH LASALLE STREET  
STE 1775  
CHICAGO, IL 60602*

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

In re:  
Rodney D Klein  
Elizabeth A. Klein  
Debtors

Case No. 05-50487-BWB  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0752-1

User: cturner  
Form ID: pdf006

Page 1 of 3  
Total Noticed: 35

Date Rcvd: Jul 24, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 26, 2012.

db/jdb +Rodney D Klein, Elizabeth A. Klein, 904 Piedmont Circle, Naperville, IL 60565-3405  
10137361 +AICPA, P O Box 1513, Wilmington, DE 19899-1513  
10137336 ASC, Amercian Service Company, P O Box 37297, Baltimore, MD, 21297-3297  
10607795 American Express Bank FSB, c/o Becket and Lee LLP, P O Box 3001, Malvern, PA 19355-0701  
10613857 ++BMW FINANCIAL SERVICES, CUSTOMER SERVICE CENTER, PO BOX 3608, DUBLIN OH 43016-0306  
(address filed with court: BMW Financial Services NA LLC, 5515 Parkcenter Circle, Dublin, OH 43017)  
10137338 BMW Financial Services, BMW Bank of North America, P O Box 78066, Phoenix, AZ 85062-8066  
10137343 +Capital One, FSB, P O Box 790217, St. Louis, MO 63179  
10137352 Chase MasterCard, P O Box 94014, Palatine, IL 60094-4014  
10137340 Chase/MasterCard, P O Box 15153, Wilmington, DE 19886-5153  
10137339 Chase/VISA, P O Box 15153, Wilmington, DE 19886-5133  
10137362 Cingular Wireless, P O Box 6428, Carol Stream, IL 60197-6428  
10736601 +Citibank (USA) NA, P O BOX 182149, Columbus OH 43218-2149  
10137348 +City of Naperville-Finance Department, 400 S. Eagle Street, Naperville, IL 60540-5279  
10137356 +Illinois Farmers' Insurance Company, P O Box 29130, Shawnee Mission, KS 66201-1430  
10137354 +John Ray and Associates, P O Box 5440, Miller Place, NY 11764-1117  
10137368 +Lorenzin & Associates, Ltd., 1900 Spring Road, Suite 501, Oak Brook, IL 60523-1482  
10137363 +M&M Orthopaedics, Ltd., 4115 Fairview Avenue, Downers Grove, IL 60515-2268  
10579799 MBNA America (Delaware) NA, c/o Becket and Lee LLP, P O Box 3001, Malvern, PA 19355-0701  
10137350 MBNA America MasterCard, P O Box 15137, Wilmington, DE 19886-5137  
10137349 +Michigan-American Water Company, 311 5th Street, Calumet, MI 49913-1501  
10137359 Millennium Leasing and Financial Services, Inc., 1905 Butterfield Road, Suite 640, Downers Grove, IL 60515  
10137347 Oak Brook Bank, 1400 16th Street, Oak Brook, IL 60523-1300  
10137344 Platinum Plus for Business/MasterCard, P O Box 15469, Wilmington, DE 19886-5469  
10137353 +Roscich & Roscich, 214 1/2 S. Washington Street, Naperville, IL 60540-8517  
10137364 +Steven V. Lekab, M.D., 2401 Kaneville Road, Suite 8, Geneva, IL 60134-2577  
10137346 The Great Indoors, P O Box 1182534, Columbus, OH 43218-2534  
10137351 TruGreen Chemlawn, 14405 S. Route 59, Plainfield, IL 60544-2647  
10137342 United Mileage Plus/VISA, P O Box 15153, Wilmington, DE 19886-5153  
10137337 ++WACHOVIA DEALER SERVICES INC, BK DEPARTMENT, PO BOX 19657, IRVINE CA 92623-9657  
(address filed with court: WFS Financial, P O Box 25341, Santa Ana, CA 92799-5341)  
10137367 +Walter E. Smithe, 484 South Route 59, Naperville, IL 60540-9121

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

10710142 +E-mail/Text: bncmail@w-legal.com Jul 25 2012 06:21:53 Chase Bank USA, N.A.,  
c/o Weinstein & Riley, P.S., 2101 4th Avenue, Suite 900, Seattle, WA 98121-2339  
10700666 E-mail/PDF: mrdiscen@discoverfinancial.com Jul 25 2012 08:20:17  
Discover Bank Discover Financial Services, PO Box 8003, Hilliard OH 43026  
10137345 E-mail/PDF: mrdiscen@discoverfinancial.com Jul 25 2012 08:20:17 DiscoverCard Services,  
P O Box 30395, Salt Lake City, UT 84130-0395  
10137369 E-mail/Text: bnckohlsnotices@becket-lee.com Jul 25 2012 05:07:50 Kohl's, P O Box 2983,  
Milwaukee, WI 53201-2983  
10137360 +E-mail/Text: GDOLES@WESTBROOKCAPITAL.COM Jul 25 2012 05:10:25 Westbrook Capital, Inc.,  
4707 Gilbert Avenue, Suite 204, LaGrange, IL 60525-6157

TOTAL: 5

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

10137357 IKON Financial Services, Unknown  
10137358 IOS Capital, Unknown  
10137366 SBC, Unknown  
10137365 Wideopen West, Unknown  
10716340 ##+Accredited Home Lenders, Inc., 15030 Avenue of Science, San Diego, CA 92128-3433  
10137335 ##Accredited Home Lenders, Inc., Payment Processing, P O Box 502480, San Diego, CA,  
92150-2480  
10137341 ##+MBNA America Bank N A, Mailstop DE5-014-02-03, P O BOX 15168, Wilmington DE 19850-5168  
TOTALS: 4, \* 0, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0752-1

User: cturner  
Form ID: pdf006

Page 2 of 3  
Total Noticed: 35

Date Rcvd: Jul 24, 2012

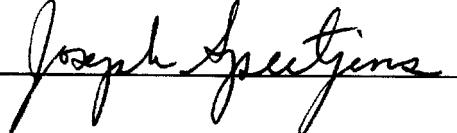
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 26, 2012

Signature:



District/off: 0752-1

User: cturner  
Form ID: pdf006

Page 3 of 3  
Total Noticed: 35

Date Rcvd: Jul 24, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 23, 2012 at the address(es) listed below:

Bradley J Waller bjwtrustee@ksbw1.com, bwaller@ecf.epiqsystems.com  
Bradley J Waller on behalf of Plaintiff Michael Berland bwaller@ksbw1.com, vmaurer@ksbw1.com  
David W. Forth on behalf of Creditor BMW Financial Services NA, L.L.C. dforth@dmfirm.com  
Edward P. Graham on behalf of Debtor Rodney Klein amrechenmacher@graham-law.com  
Michael G Berland einstein829@earthlink.net, IL33@ecfcbis.com;mberland@ecf.epiqsystems.com  
Michael L Starzec on behalf of Plaintiff MBNA America Bank , NA mike@collectalot.com  
Patrick S Layng USTPRegion11.ES. ECF@usdoj.gov  
Terence M Fenelon on behalf of Creditor Federal Mortgage Inc, Anthony Mirabelli, James Adams,  
Harry Reczek tmf523@comcast.net  
Yanick Polycarpe on behalf of Creditor Accredited Home Lenders ypolycarpe@atty-pierce.com,  
northerndistrict@atty-pierce.com

TOTAL: 9